

The Pennsylvania model will work nationally, and that is why I introduced H.R. 3142, the Homeowners Emergency Mortgage Assistance (HEMA) Act, which is pending before the House Financial Services Committee. HEMA establishes an emergency mortgage assistance program for qualifying homeowners who are temporarily unable to meet their obligations due to financial hardship beyond their control. Under HEMA, homeowners would have the opportunity to regain financial stability without the immediate pressure of foreclosure. With the support of Chairman BARNEY FRANK of the Committee on Financial Services and Subcommittee Chairwoman MAXINE WATERS, the HEMA proposal was incorporated into H.R. 3766, the Main Street TARP Act. The Main Street TARP Act proposes to use unspent TARP funds to provide relief for distressed homeowners who are unable to meet their mortgage obligations due to financial hardship, as well as providing assistance to renters seeking affordable housing.

A national HEMA program offers a workable complement to President Obama's new Making Home Affordable program. Making Home Affordable has allocated \$75 billion in TARP funds to provide financial incentives to encourage participation by mortgage servicers and homeowners. Although the Treasury Department is taking steps to increase the effectiveness of Making Home Affordable by pressing mortgage servicers to put additional resources and staff into providing loan modifications that make mortgages affordable for homeowners, the scale of the problem is huge and the ability and willingness of servicers to do the work necessary is in question. The loss of six million US jobs since the start of the recession complicates the crisis as many jobless won't even have enough income for a loan modification to be effective.

A HEMA-style loan program could use TARP funds already allocated for foreclosure prevention to directly cure mortgage defaults for the unemployed. As the economy recovers most jobless workers will get back to work and be able to resume their mortgage payments. Even a portion of the \$75 billion set aside for Making Home Affordable could pay a lot of mortgage payments to bring homeowners current and not have them at the mercy of a mortgage servicer who is poorly equipped to offer them help.

Such a program could be run much more efficiently than the time consuming loan modification program. A homeowner who indicated that he or she was unemployed would provide verification of unemployment compensation to the servicer and automatically be approved for a loan that would pay any mortgage above 31 percent of their income (the target amount in Making Home Affordable modifications). The Treasury could make payments for the homeowner who is then current on the mortgage. It would cut through the disorder of the loan modification program and slow the numbers of foreclosed properties on the market.

The success of HEMAP is evident in the program's results. Since its inception, 42,700 families were saved from foreclosure by providing over \$442 million in loans to at-risk homeowners. The average loan to a distressed homeowner is \$10,500, which is much less than the \$35,000 it costs to complete most foreclosure actions. Additionally, this es-

timated average foreclosure cost does not consider the impact of foreclosures on families, neighborhoods and communities.

We have tried everything else. The Treasury has already allocated far more than \$2 billion to prevent foreclosures. It seems likely that many of those dollars will not be spent in a timely manner by mortgage servicers modifying loans. It's time to get people's mortgages paid directly and to slow the pace of home losses that are destroying families and crippling our overall economy. It's time to think outside the box about foreclosures—and way past time to keep Americans inside their homes.

IN MEMORY OF LT. COL. GEORGE
WITHERS STIER

HON. IKE SKELTON

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 10, 2009

Mr. SKELTON. Madam Speaker, it is with sadness that I inform the House of the death of my dear friend Lieutenant Colonel George Withers Stier of Lexington, Missouri.

Stier was born in December of 1919 to Earle Taggart Stier and Grace King Stier. After graduating from Wentworth Military Academy with ROTC training, he volunteered for the Army Reserves and applied for Active Duty in 1941.

During World War II, Stier showed his unyielding courage and love of country while flying the B-17 Flying Fortress. During the last of his 16 bombing missions over Germany, he and his crew were shot down and became prisoners of war at Stalag Luft III. Surviving a 50-mile forced march, Stier and his fellow airmen spent over a year as prisoners of war. On April 20, 1945, he was liberated by General George Patton and his 3rd Army's 14th Tank Battalion.

In 1948, Stier married his lovely wife Kathleen Miller Trumbull. The two returned to his hometown of Lexington, Missouri, where they operated Stier's Clothing Store, a family operation since 1906. A dedicated public servant, he served on the City Council and was president of the local Chamber of Commerce. He maintained his connection to Wentworth Military Academy by teaching business courses to our future servicemen and women.

Preceded in death by his wife Kathleen who sadly passed away in 2004, he is survived by his children, Sheila and George.

Madam Speaker, Lt. Col. George Stier was a courageous airman, a loving husband and father, and a dear friend. I trust that my fellow Members of the House will join me in extending their heartfelt condolences to his two children, family, and friends.

IN HONOR OF MAURICE A.
SCHWARTZ

HON. LYNN C. WOOLSEY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 10, 2009

Ms. WOOLSEY. Madam Speaker, I rise today to honor Maurice A. Schwartz of Stinson

Beach, California, who will be retiring next month as Executive Director of the Audubon Canyon Ranch (ACR). Skip Schwartz—everyone calls him Skip—a man known for his rare combination of a strong work ethic, empathy, kindness and humor, has been at the helm of ACR for thirty-four years, a time of great growth and accomplishments for the ranch.

Audubon Canyon Ranch was founded in 1962 to preserve a thickly wooded nesting place for great blue herons and great egrets on the shores of Bolinas Lagoon. Skip first saw the ranch as a visitor in the early 70s and later he and his wife became docents. In 1975 he so impressed the ACR's trustees that they hired him as Executive Director. With his commitment, boundless enthusiasm and practical know-how, Skip tackled the tough problems of a young non-profit and succeeded far beyond anyone's expectations.

Today ACR is a financially solid organization with 24 employees and 800 volunteers with exciting environmental education and research programs and preserve holdings in two counties totaling over 2,000 acres, and will be a beneficiary of a gift of another 1,700 acres in the future. ACR now includes the 1,000 acre Bolinas Lagoon Preserve near Stinson Beach; the 535-acre Bouverie Preserve near Glen Ellen in Sonoma County, the Cypress Grove Research Center on Tomales Bay and several other properties in West Marin. Recently an access agreement was signed with Jim and Shirley Modini, whose 1,725-acre Modoni Ranch in Sonoma County has been willed to ACR.

Due largely to Skip's democratic leadership skills, ACR was named this year by the North Bay Business Journal as one of the five best places to work in the North Bay. Employees—whose average length of employment is 11 years—gave Audubon Canyon Ranch the highest marks of the five firms honored. Employees cited ACR's family focus and its commitment to "walking the talk" by making every effort to make the workplace green, including establishing mileage reimbursement for bicycle use during work hours.

Under Skip's leadership, ACR scientific contributions also literally helped put Bolinas Lagoon on the map as a United Nations RAMSAR site of international significance. ACR's conservation science programs have grown to include a Research and Habitat Preservation and Restoration component.

Skip has overseen the creation of a nationally recognized elementary school environmental education program that serves schools throughout the Bay Area at no charge to them or their students. Each year, between 6,000 and 7,000 students from ethnically and economically diverse neighborhoods in four counties participate in ACR's "hands on" environmental education program.

Skip Schwartz, who has been the public face of Audubon Canyon Ranch for over three decades, will step down as Executive Director in January, but he will continue to work part time as a consultant with the organization. It appears that the Directors of Audubon Canyon Ranch know just how big Skip's shoes will be to fill. He leaves a legacy of accomplishment, but at least for some time ACR's Directors, staff and many friends will continue to benefit from his knowledge, enjoy his humor and kindness, and be inspired by his practical idealism.

THE APPROPRIATIONS PACKAGE
AND AMTRAK

HON. BENNIE G. THOMPSON

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 10, 2009

Mr. THOMPSON of Mississippi. Madam Speaker, today, the House will consider the end of year appropriations package. In that package, is a one-page provision that risk undermining nearly a decade of rail security efforts by Amtrak. It requires Amtrak to allow passengers at stations that accept checked baggage to check their guns.

There are those who argue that this is a reasonable provision which would simply grant rail travelers the same opportunities as aviation travelers. These people fundamentally miss the point.

The challenges of securing rail are very different than securing aviation. Airports are controlled environments with screeners, checkpoints and multiple law enforcement agencies, rail stations are not. Airline passengers are watch listed, rail passengers are not. Guns that are checked on planes are stored away from passengers. Under this provision, guns could be "checked" in the same car as the passenger. This provision is bad security of policy and puts Amtrak passengers and staff and anyone else in rail stations at risk.

A TRIBUTE TO REDLANDS CITY
CLERK LORRIE POYZER FOR 33
YEARS OF PUBLIC SERVICE

HON. JERRY LEWIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 10, 2009

Mr. LEWIS of California. Madam Speaker, I would like to pay tribute to Redlands City Clerk Lorrie Poyzer, who over the past three decades has established herself as the institutional memory of this Southern California city.

A true native of this San Bernardino County city, Lorrie Poyzer is a Redlands High School graduate and the daughter of Marion H. Poyzer, who was the city's elected Treasurer from 1960 to 1975. Her grandfather and his sister were the first recorded twins born in the city around 1900.

After graduation from Redlands High School and then San Bernardino Valley College, Louie Poyzer worked for seven years as office manager for the Redlands Teachers Association, and seven more as the assistant manager's secretary of the Bank of America Redlands branch.

She went to work in the City Clerk's office in February 1976, shortly after her father retired as city Treasurer. In those days before computers, she had to retype minutes of the City Council meetings three or four times as changes were made. She was appointed deputy clerk within a year.

Her expertise and years of service led to the City Council appointing Lorrie Poyzer acting City Clerk in January 1983, and she was elected to the first of seven consecutive terms in November 2003.

Madam Speaker, as with many growing cities, Redlands has seen its share of changes in leadership. Ms. Poyzer has served with 10

mayors, 29 City Council members and 11 City Managers. She has overseen the accurate recording of minutes for more than 1,000 council meetings.

Under her leadership, Redlands has become known for its incredibly accurate record-keeping. The office has ensured that all former paper records have been transferred to computers, and she is proud to say that her office can find any document—even dating back to the city founding in 1888—within 10 minutes.

As City Clerk, Ms. Poyzer has overseen numerous municipal elections and has a long-established reputation for fair and impartial handling of candidates. Her duties have ranged from administering oaths and affirmations to helping organize the city's Centennial celebration in 1988. She has even taken charge of selling tickets to the annual Fourth of July celebration at the University of Redlands.

Over the years, Lorrie Poyzer has become known as the person who knows everything about the city and community of Redlands. She handles all requests for help and information cheerfully and efficiently.

Madam Speaker, after serving as the elected city clerk for 26 years, Lorrie Poyzer is retiring this month. We will all miss her vast knowledge of our city and its history, but we wish her success and happiness on her retirement. Please join me in commending her for a fabulous life of public service.

A TRIBUTE TO DAWN MONIQUE
ADAMS-FULTON

HON. EDOLPHUS TOWNS-

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 10, 2009

Mr. TOWNS. Madam Speaker, I rise today in recognition of Dawn Monique Adams-Fulton.

Mrs. Adams-Fulton is a Rehabilitation Counselor for New York City Health and Hospitals Corporation. She presently provided services to the chemical dependency population at Cumberland Diagnostic and Treatment Center. She has provided this population with support and guidance for the last ten years. She has demonstrated a high level of dedication to the clients she services by ensuring that they have the tools they need to become and remain productive members of society.

She has been employed at Steinway Child & Family Services for 14 years as a Director Child Care worker. In this role, she is responsible for assisting children with problem solving, life skills and conflict resolution.

Prior to joining the New York City Health and Hospitals Corporation, Mrs. Adams-Fulton worked in the foster care system for eight years through a host agency, the Richard Allen Center on Life and Sheltering Arms Foster Care Agency. In both positions she was dedicated to making and ensuring children were protected and provided with a happy and safe beginning.

Her leadership, dedication and communication skills have been recognized through receiving many certificates of appreciation.

She obtained her Bachelor's of Science Degree from College of Human Services (presently known as Metropolitan College). Mrs. Adams-Fulton continued her education by attending Long Island University and received

her Master's of Science Degree in Counseling and Family Education. Mrs. Adams-Fulton also possesses her certification in the field of addiction (CASAC) and has a License in Mental Health Counseling (LMHC). In addition to her education, she has a credential in Family Development from Cornell University.

She is also a member of Dewitt Headstart Parent Involvement Committee. In this role she is responsible for encouraging and supporting parents and promoting their involvement in their children's education and future.

Mrs. Adams-Fulton enjoys spending her free time with her family and her circle of friends. Her role models are her grandmothers, Marion L. Adams and Emma Campbell. They instilled in her the importance of family and being responsible. In addition, she has a host of leaders that have provided guidance and encouragement in her professional growth.

Madam Speaker, I urge my colleagues to join me in recognizing Dawn Monique Adams-Fulton.

REMEMBERING SENATOR PAULA
HAWKINS

HON. DEBBIE WASSERMAN SCHULTZ

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 10, 2009

Ms. WASSERMAN SCHULTZ. Madam Speaker, I rise today to remember an historic figure in Florida politics, United States Senator Paula Hawkins, who died at the age of 82 on Friday, December 4, 2009.

Senator Hawkins was the first woman from any State elected to a full U.S. Senate term who was not the wife or daughter of a politician.

Senator Hawkins was a champion of children's issues and issues relating to single women.

She was instrumental in passing The Missing Children's Act of 1982, which established a national clearinghouse for information about missing children.

Senator Hawkins fought to help women enter the job market after divorce or widowhood, for equalizing pension benefits for women by taking into account their years spent at home raising children, for day care for the children of Senate employees and for tax breaks on child care expenses.

But probably her most courageous act took place in 1984 when she publicly disclosed that she was sexually molested as a child.

We should all be grateful to Senator Hawkins, Madam Speaker, for opening the door for so many others.

EARMARK DECLARATION

HON. ZACH WAMP

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 10, 2009

Mr. WAMP. Madam Speaker, as a leader on earmark reform among House Republicans, I am committed to honoring House Republican rules that provide for greater transparency. H.R. 3288, the Fiscal Year 2010 Consolidated Appropriations Act, contains the following funding that I requested: